Electronic Acknowledgement Receipt		
EFS ID:	11421725	
Application Number:	09478051	
International Application Number:		
Confirmation Number:	1136	
Title of invention:	ALLOWANCE CARD OR ACCOUNT	
First Named Inventor/Applicant Name:	MICHAEL J. PICCIALLO	
Customer Number:	29880	
Filer:	Kenneth B. Ma	
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		intF4.PDF	37433 8099650x00437xxb553c97xi3xfdadtr0x427 73cd7	yes	6

Multipart Description/PDF files in .zip description		
Document Description	Start	End
Response to Election / Restriction Filed	1	1
Claims	2	4
Applicant Arguments/Remarks Made in an Amendment	5	6

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National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.